

**IN THE UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA  
(WILKES-BARRE)**

<b>IN RE:</b>	)	
<b>VINCENT GRAHAM,</b>	)	<b>CASE NO.: 5:23-bk-00162-MJC</b>
	)	<b>CHAPTER 13</b>
<b>DEBTOR.</b>	)	<b>JUDGE MARK J. CONWAY</b>
	)	
<b>MCLP ASSET COMPANY, INC. AS SERVICER)</b>	)	
<b>FOR NEWREZ LLC D/B/A SHELLPOINT</b>	)	
<b>MORTGAGE SERVICING</b>	)	
	)	
<b>MOVANT</b>	)	
	)	
<b>VINCENT GRAHAM, DEBTOR</b>	)	
<b>AND JACK N ZAHAROPOULOS, TRUSTEE</b>	)	
	)	
<b>RESPONDENTS</b>	)	

**CERTIFICATE OF NON-CONCURRENCE**

The undersigned hereby certifies that Debtor's attorney has not consented to relief. The concurrence in this Motion was sought on November 8, 2023. Trustee does not typically consent without Debtor's consent

Date: November 10, 2023

Respectfully submitted,

**/s/ Joshua I. Goldman, Esquire**

Joshua I. Goldman, Esquire  
Attorneys for Movant/Applicant